

Table I.A.2.e(2008) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2008

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	38.7%	12.1%	91.0%	34.2%	71.0%	11.2%	10.5%	74.4%
Firm size								
Less than 50 employees	18.0%	16.0%	86.2%	32.8%	58.3%	1.5%	2.6%	65.8%
50+ employees	66.7%	7.0%	97.5%	36.2%	88.1%	24.3%	21.2%	86.0%
Less than 10 employees	14.0%	17.8%	84.2%	32.0%	55.6%	1.4%	2.3%	55.9%
10-24 employees	22.3%	13.7%	88.5%	33.3%	61.7%	1.6%	3.4%	81.8%
25-99 employees	34.9%	10.1%	93.2%	35.3%	68.7%	2.4%	2.9%	87.2%
100-999 employees	48.4%	8.6%	95.3%	30.2%	79.9%	8.0%	7.7%	91.6%
1000+ employees	80.7%	5.8%	99.2%	39.2%	95.1%	36.1%	31.1%	82.9%
Industry group **								
Agric., fish., forest.	15.9%	20.0%	81.7%	21.9%	61.5%	2.4% *	3.0% *	50.6%
Mining and manufacturing	30.4%	10.8%	91.6%	31.8%	68.9%	7.2%	7.2%	82.6%
Construction	20.5%	14.2%	87.7%	31.8%	61.4%	3.2%	3.3%	75.5%
Utilities and transp.	44.0%	13.7%	92.5%	31.8%	76.2%	23.7%	21.3%	77.0%
Wholesale trade	34.1%	12.9%	89.5%	31.3%	68.4%	9.5%	9.4%	72.7%
Fin. svcs. and real estate	52.6%	7.9%	95.0%	34.7%	80.0%	26.2%	22.7%	77.0%
Retail trade	50.4%	10.5%	93.4%	34.8%	79.4%	15.9%	12.9%	84.4%
Professional services	35.0%	14.1%	89.0%	33.7%	68.5%	6.8%	7.2%	67.8%
Other services	36.3%	12.5%	90.8%	37.6%	66.4%	6.2%	7.2%	72.4%
Ownership								
For profit, incorporated	40.8%	11.8%	91.6%	34.5%	72.5%	12.4%	11.4%	76.4%
For profit, unincorporated	32.7%	14.4%	87.8%	31.5%	66.6%	8.1%	7.5%	70.4%
Nonprofit	33.2%	10.9%	91.6%	37.0%	67.0%	7.3%	9.1%	65.6%
Age of firm								
Less than 5 years	20.7%	15.2%	87.0%	31.8%	59.0%	1.1% *	1.5%	63.5%
5-9 years	18.8%	13.8%	87.7%	32.8%	60.6%	1.1%	1.4%	67.8%
10-19 years	24.6%	14.6%	87.9%	34.7%	60.4%	1.2%	1.5%	70.5%
20 or more years	39.2%	12.4%	91.0%	35.1%	71.5%	14.2%	13.8%	75.5%
Unknown	77.5%	5.4%	99.0%	32.8%	95.5%	24.8%	20.8%	85.4%
Multi/single status								
2 or more locations	66.0%	7.0%	97.4%	35.5%	88.3%	24.8%	21.9%	86.0%
1 location only	19.6%	15.7%	86.5%	33.3%	58.9%	1.6%	2.5%	66.3%
Percent full-time employees								
Less than 25%	38.9%	12.0%	89.3%	38.5%	67.5%	9.9%	10.3%	70.7%
25-49 %	45.1%	12.1%	92.5%	31.5%	76.9%	14.3%	12.1%	76.0%
50-74 %	37.9%	12.6%	90.8%	34.8%	69.7%	10.2%	9.1%	72.9%
75% or more	38.2%	12.1%	91.0%	34.1%	70.9%	11.1%	10.7%	74.8%
Union presence								
No union employees	33.7%	12.8%	90.0%	33.0%	68.2%	7.4%	7.1%	74.1%
Has union employees	70.8%	4.7%	97.5%	43.9%	88.3%	42.9%	40.8%	70.6%
Unknown	74.4%	11.3%	98.2%	40.1%	91.5%	29.4%	24.5%	83.9%
Percent low wage employees								
50% or more low wage	42.7%	12.3%	91.4%	33.0%	73.2%	11.3%	11.1%	78.0%
Less than 50% low wage	37.4%	12.1%	90.9%	34.6%	70.3%	11.1%	10.3%	73.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.e(2008) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2008

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.39%	0.34%	0.33%	0.57%	0.56%	0.26%	0.36%	0.71%
Firm size								
Less than 50 employees	0.44%	0.59%	0.59%	0.84%	0.96%	0.14%	0.21%	1.03%
50+ employees	0.63%	0.24%	0.16%	0.77%	0.59%	0.60%	0.83%	0.63%
Less than 10 employees	0.59%	0.76%	0.69%	1.53%	1.49%	0.22%	0.19%	1.43%
10-24 employees	0.81%	0.74%	0.74%	0.90%	1.38%	0.19%	0.66%	1.14%
25-99 employees	0.93%	0.52%	0.42%	0.93%	0.84%	0.38%	0.34%	0.87%
100-999 employees	0.88%	0.38%	0.41%	1.01%	1.10%	0.63%	0.70%	0.51%
1000+ employees	0.88%	0.38%	0.14%	1.26%	0.66%	0.91%	1.05%	1.06%
Industry group **								
Agric., fish., forest.	4.04%	4.20%	3.79%	4.94%	7.12%	1.17% *	2.36% *	5.47%
Mining and manufacturing	1.27%	1.29%	1.18%	0.99%	1.35%	0.68%	0.78%	1.24%
Construction	1.85%	0.97%	0.72%	1.93%	1.47%	0.78%	0.92%	2.36%
Utilities and transp.	2.50%	1.94%	1.42%	2.93%	1.42%	1.36%	1.97%	1.86%
Wholesale trade	1.80%	1.00%	1.06%	2.48%	1.94%	1.34%	1.02%	2.45%
Fin. svcs. and real estate	1.25%	0.75%	0.82%	1.62%	0.99%	1.18%	1.21%	1.11%
Retail trade	1.12%	0.49%	0.58%	1.11%	0.94%	1.00%	0.97%	0.76%
Professional services	0.96%	0.90%	0.67%	1.11%	1.04%	0.80%	0.93%	1.48%
Other services	0.97%	0.81%	0.71%	1.05%	0.96%	0.38%	0.62%	0.83%
Ownership								
For profit, incorporated	0.51%	0.35%	0.36%	0.52%	0.64%	0.33%	0.48%	0.84%
For profit, unincorporated	1.63%	1.05%	1.01%	1.98%	1.63%	0.83%	0.75%	1.14%
Nonprofit	1.35%	0.99%	0.86%	1.79%	1.67%	0.68%	0.74%	1.24%
Age of firm								
Less than 5 years	1.81%	1.54%	1.73%	2.03%	2.35%	0.36% *	0.45%	1.46%
5-9 years	1.30%	0.70%	0.64%	2.22%	1.59%	0.25%	0.34%	2.03%
10-19 years	0.74%	1.05%	1.00%	1.80%	1.52%	0.17%	0.30%	1.25%
20 or more years	0.63%	0.45%	0.35%	0.98%	0.76%	0.69%	0.77%	1.07%
Unknown	0.95%	0.40%	0.20%	2.26%	0.48%	0.95%	0.78%	1.32%
Multi/single status								
2 or more locations	0.59%	0.22%	0.14%	0.77%	0.56%	0.59%	0.85%	0.66%
1 location only	0.44%	0.56%	0.53%	0.84%	0.86%	0.14%	0.15%	1.01%
Percent full-time employees								
Less than 25%	2.39%	1.68%	1.58%	1.91%	2.71%	1.52%	1.55%	2.10%
25-49 %	1.16%	0.91%	0.74%	1.56%	1.45%	0.99%	1.11%	2.36%
50-74 %	1.82%	0.47%	0.58%	1.22%	1.52%	1.41%	1.20%	1.28%
75% or more	0.55%	0.44%	0.40%	0.74%	0.55%	0.39%	0.53%	0.82%
Union presence								
No union employees	0.47%	0.40%	0.40%	0.62%	0.64%	0.32%	0.31%	0.68%
Has union employees	1.52%	0.82%	0.83%	2.00%	1.26%	2.25%	1.87%	2.59%
Unknown	1.12%	0.84%	0.57%	2.46%	1.29%	2.02%	1.55%	1.32%
Percent low wage employees								
50% or more low wage	0.54%	0.63%	0.60%	0.90%	0.73%	0.57%	0.54%	1.16%
Less than 50% low wage	0.52%	0.50%	0.43%	0.59%	0.66%	0.35%	0.55%	0.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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